



The State of New Hampshire Insurance Department

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Roger A. Seigny
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After the Flood Hits

Answers to common questions about flood-related property damage

Q: Do homeowners' insurance policies cover flooding?

A: Homeowners policies DO NOT cover most flooding. You need a separate flood insurance policy to protect your home and belongings against flood damage.

<http://www.floodsmart.gov/floodsmart/pages/index.jsp>

Q: Do automobile insurance policies cover flooding?

A: Yes, if you purchased comprehensive coverage. If you only have liability coverage, your vehicle is not covered for flooding.

Q: Can I buy flood insurance if my property has flooded in the past?

A: Yes, even if your home has been flooded before. **However, there may be a 30-day delay before flooding is covered. See your insurance agent for details.**

Q: Will federal disaster assistance pay for my flood damage?

A: You may be eligible for federal disaster assistance if your home is in a

federally declared disaster area.

<http://www.floodsmart.gov/floodsmart/pages/index.jsp>

Q: My neighbor's tree fell on my property and caused damage. Is the neighbor's homeowners' insurance company responsible for payment of my repairs?

A: Generally speaking, if you neighbor's healthy tree falls on your home, fence, or other property, it is your insurance company's responsibility to pay for repairing the damage. Your neighbor's insurer would probably only accept liability and pay for the damage if the tree was dead or weakened in such a way that the owner should have known it was dangerous before it fell.

Q: If I am not satisfied with the service that my insurance company has given me, how do I file a complaint with the Department of Insurance?

A: All complaints should be submitted in writing to the Department of Insurance. You can call us for a form at 800-852-3416 or 603-271-2261, or print it off our web site:
http://www.nh.gov/insurance/consumer_services/cons_complaints.htm
and mail the completed form and copies of any supporting material to:

NH Department of Insurance

21 South Fruit Street, Suite 14
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Q: I don't know how to get in touch with my insurance company.

A: Contact us toll free at 800-852-3416 or 603-271-2261. We have staff standing by during business hours to answer your insurance-related questions, provide guidance and information, including contact information for insurance agents and companies. You can also visit our
web site at: <http://www.state.nh.us/insurance/>